

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	09/734,694	Confirmation No.:	6528
Filed	:	December 12, 2000		
Applicant	:	Ganesan		
Title :	:	Dynamic Biller List Generation		
Art Unit	:	3624		
Examiner	:	E. Colbert		
Atty Docket No.	:	23952-0138		
Customer No.	:	29052		

DISCLOSURE UNDER 37 C.F.R. § 1.56

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

Pending U.S. Patent Application No. 10/734,694 is related to the following U.S. patent application numbers:

(1) U.S. Patent Application No. 10/285,706 (Filed 11/1/02)

- Non-Final Office Action mailed 3/26/07

(2) U.S. Patent Application No. 10/285,707 (Filed 11/1/02)

- Non-Final Office Action mailed 4/18/07

(3) U.S. Patent Application No. 10/285,691 (Filed 11/1/02)

- Non-Final Office Action mailed 5/9/06

- Final Office Action mailed 2/7/07

- Non-Final Office Action mailed 7/25/07

(4) U.S. Patent Application No. 10/285,666 (Filed 11/1/02)

- Non-Final Office Action mailed 7/13/07

(5) U.S. Patent Application No. 10/285,669 (Filed 11/1/02)

- Non-Final Office Action mailed 7/26/07

- (6) U.S. Patent Application No. 10/285,664 (Filed 11/1/02)
 - Non-Final Office Action mailed 7/30/07
- (7) U.S. Patent Application No. 10/285,709 (Filed 11/1/02)
 - Non-Final Office Action mailed 4/24/07
 - Final Office Action mailed 10/2/07
- (8) U.S. Patent Application No. 10/285,667 (Filed 11/1/02)
 - Non-Final Office Action mailed 3/21/07
- (9) U.S. Patent Application No. 10/285,663 (Filed 11/1/02)
 - Non-Final Office Action mailed 7/16/07
- (10) U.S. Patent Application No. 10/285,708 (Filed 11/1/02)
 - Non-Final Office Action mailed 8/10/07
- (11) U.S. Patent Application No. 10/285,662 (Filed 11/1/02)
 - Non-Final Office Action mailed 10/2/06
 - Final Office Action mailed 4/9/07
 - Non-Final Office Action mailed 9/25/07
- (12) U.S. Patent Application No. 10/397,834 (Filed 3/27/03)
(Continuation-in-part of U.S. Patent Application No. 10/285,706)
 - Non-Final Office Action mailed 9/11/07
- (13) U.S. Patent Application No. 10/400,081 (Filed 3/27/03)
(Continuation-in-part of U.S. Patent Application No. 10/285,706)
- (14) U.S. Patent Application No. 10/397,836 (Filed 3/27/03)
(Continuation-in-part of U.S. Patent Application No. 10/285,669)

- Non-Final Office Action mailed 5/14/07

(15) U.S. Patent Application No. 10/879,712 (Filed 6/30/04)
(Continuation-in-part of U.S. Patent Application No. 10/285,691)

(16) U.S. Patent Application No. 11/139,627 (Filed 5/31/05)
(Divisional of U.S. Patent Application No. 09/734,694)

- Non-Final Office Action mailed 7/11/07

These Office Actions and Notice of Allowances (if any) as well as additional information relating to the prosecution history of these pending patent applications may be accessible through the Patent Application Information Retrieval System (PAIRS) located on the United States Patent and Trademark Office's website.

The citation of this information does not constitute an admission or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise. The citation of this information is made to ensure the Examiner is aware of and considers the prosecution history associated with these related patent applications and patents.

Respectfully submitted,



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Date: **October 8, 2007**

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